## Testimony before the Human Services Committee HB 5450, An Act Establishing a Basic Health Plan

March 13, 2012

To the Members of the Human Services Committee:

My name is Lisa Halligan I am a full time student at Central Connecticut State University, an intern at Caring Families Coalition and a part time worker at Home Depot. I am one of the many faces of Medicaid. I am urging you to pass the State Basic Health Plan, Bill number 5450.

Since 2010 I have been a Medicaid recipient, I was unemployed but going to school full time when I became sick and ended up in the hospital for 6 days in May of 2010. My student health insurance wasn't enough to cover my costs of my excessive hospital bills so I had no other choice than to apply for Medicaid. I started working at Home Depot in August of 2010 and while they do offer insurance I cannot afford it since I am only a part-time worker and I would only be working to pay for my insurance and nothing else.

I have some health concerns while they are not life threatening at any given point could prove to be serious. I am anemic and cannot hold iron in my body, I do not have a spleen and cannot fight infections. In the past year I have had strep throat four times. If I didn't have insurance the costs of medication and doctors visits would be more than I would be able to afford.

In May of this year I will be graduating, I am scared that if I cannot find adequate employment with benefits that I will be without insurance. The Medicaid financial requirements make it difficult to work more than I already am. If I make more than a certain amount I would be put on what is currently Medicaid Spendown, I am barely affording what I have to pay now for my expenses. Passing a State Basic Health Plan would get rid of Medicaid Spendown and allow for people who do not qualify for Medicaid or Medicare.

Right now there are 75,000 adults in Connecticut that do not have health insurance because they are the working poor, they make too much for Medicaid but do not make enough to afford insurance that their company offers, if their company offers health insurance. Passing the State Basic Health Plan would allow for all citizens of

Connecticut to be able to have insurance and save the state the costs of having to pay hospital bills that were not paid because of a patients inability to pay.

Please pass Bill number 5450 and allow all the citizens of Connecticut the ability to have insurance.

Lisa M. Halligan